

Information to identify the case:

Debtor 1	<u>Lisa Marie Haydon</u>	Social Security number or ITIN	xxx-xx-6582
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-26056-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Lisa Marie Haydon

6/24/20

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Lisa Marie Haydon
DebtorCase No. 18-26056-VFP
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: 318Page 1 of 3
Total Noticed: 67

Date Rcvd: Jun 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2020.

db
517696055 +Lisa Marie Haydon, 2030 Rt 35, Unit E, Seaside Heights, NJ 08751-1269
517696047 +AWL- American Web Loan, 2128 N 14th St. #130, Ponca City, OK 74601-1831
517696048 Ally Financial, P.O. Box 380901, Bloomington, IA 50266
+American Express Centurion Services Corp, c/o Jaffe & Asher, 1107 Goffle Road,
Hawthorne, New Jersey 07506-2000
518022058 +American Express Centurion Services Corp., c/o Jaffe & Asher, 1107 Goffle Road,
Hawthorn, NJ 07506-2000
517696049 +Atlantic Credit & Finance Inc., c/o Credit One Bank, N.A., PO Box 2083,
Warren, MI 48090-2083
517696069 +FMA Alliance LTD, 12339 Cutten Rd, Houston, TX 77066-1807
517696065 +First National Credit Card, 500 E. 60th Street N, Sioux Falls, SD 57104-0478
517696067 +First Savings CC, PO BOX 5019, Sioux Falls, SD 57117-5019
517696066 +First national Credit Card (Attention C, 500 E 60th St N, Sioux Falls, SD 57104-0478
517696072 +Focus Receivables MGT. LLC, 1130 Northchase Parkway Suite# 150, Marietta, GA 30067-6429
517696071 +Focus Receivables Mgt. LLC, 1130 Northchase Parkway Suite 150, Marietta, GA 30067-6429
517696075 +Global Holding and Investment Co., Inc., c/o Daryl Epstein, Esq., 110 Wall St,
New York, New York 10005-3801
518022057 +Global Holding and Investment Co., Inc., c/o Daryl Epstein, Esq., 110 Wall Street,
New York, NY 10005-3801
517696077 +Golden Valley Lending, 635 East Hwy 20, East Upper lake, Ca 95485-8793
517696076 +Golden Valley Lending, 635 East Hwy. 20 E, Upper Lake, CA 95485-8793
517696086 +Maxlend, PO BOX 428, Parshall, ND 58770-0428
517696089 +Northland Group, c/o KOHL'S, PO Box 390846, Minneapolis, MN 55439-0846
517696092 +Peerform, 711 3rd Ave., New York, NY 10017-4029
517696093 Peerform, c/o Cross River Bank, 711 3rd Ave. Fl. 6, New York, NY 10017-4029
517696099 +Skyview Heights Homeowners Association,, c/o Buckalew Frizzel Crevina, 55 Harristown Road,
Glen Rock, New Jersey 07452-3313
518022059 Skyview Heights Homeowners Association, Inc., c/o Griffin Alexander, 415 NJ-10 #6,
Randolph, NJ 07869
517696103 +Tenaglia & Hunt, c/o One Main Financial, 395 west Passaic Street Suite 205,
Rochelle Park, NJ 07662-3016
517696104 +The Adams Law Firm LLC Att: Robert M. A, c/o Donna Archer, 46 Elinora Drive,
Wanaque, NJ 07465-1603
517696106 +Van Ru Credit Corp., c/o Discover Financial, PO Box 1259 Dept.# 96307,
Oaks, PA 19456-1259
517696107 +Vital Recovery Services LLC, PO Box 923748, Peachtree Corners, GA 30010-3748

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usan.j.njbankr@usdoj.gov Jun 25 2020 00:38:58 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 25 2020 00:38:56 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235intp +E-mail/Text: BNC@magtrustee.com Jun 25 2020 00:39:25 Marie-Ann Greenberg,
30 Two Bridges Road, Suite 330, Fairfield, NJ 07004-1550518159725 EDI: GMACFS.COM Jun 25 2020 04:03:00 Ally Financial, PO Box 130424,
Roseville MN 55113-0004517696052 +E-mail/Text: bk@avant.com Jun 25 2020 00:39:21 Avant, 222 N Lasalee Street Suite 1700,
Chicago, IL 60601-1101517696054 +E-mail/Text: bk@avant.com Jun 25 2020 00:39:21 Avant, c/o WebBank,
640 N LasSalle St. Suite 535, Chicago, IL 60654-3731517983266 E-mail/PDF: resurgentbknofications@resurgent.com Jun 25 2020 00:42:07 CACH, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

517696056 EDI: CAPITALONE.COM Jun 25 2020 04:03:00 Capital One, PO Box 85015, Richmond, VA 23285

517962466 EDI: BL-BECKET.COM Jun 25 2020 04:03:00 Capital One, N.A., c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701517696059 +E-mail/PDF: creditonebknofications@resurgent.com Jun 25 2020 00:42:00 Credit One,
PO BOX 98873, Las Vegas, NV 89193-8873517696063 EDI: DISCOVER.COM Jun 25 2020 04:03:00 Discover, PO Box 30943,
Salt Lake city, UT 84130-0943518039744 E-mail/Text: jennifer.chacon@spservicing.com Jun 25 2020 00:39:35
Deutsche Bank National Trust Company, et al, c/o Select Portfolio Servicing, Inc.,
P.O. Box 65250, Salt Lake City, UT 84165-0250517927987 EDI: DISCOVER.COM Jun 25 2020 04:03:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025517696064 +EDI: DISCOVER.COM Jun 25 2020 04:03:00 Discover Card, PO Box 71084,
Charlotte, NC 28272-1084517696073 +E-mail/PDF: resurgentbknofications@resurgent.com Jun 25 2020 00:41:29 Freshview,
4340S Monaco Street Suite 400, Denver, CO 80237-3485517696074 +E-mail/PDF: resurgentbknofications@resurgent.com Jun 25 2020 00:41:29 Freshview,
c/o CACH, LLC, 4340 S. Monaco Street Suite 400, Denver, CO 80237-3485518016717 +E-mail/Text: Banko@frontlineas.com Jun 25 2020 00:39:35 Frontline Asset Strategies, LLC,
2700 Snelling Ave. North, Suite # 250, Roseville, MN 55113-1783

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 3
Total Noticed: 67

Date Rcvd: Jun 24, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517696078 +E-mail/Text: collections@greentrustcash.com Jun 25 2020 00:39:23 Green Trust, PO BOX 340, Hays, MT 59527-0340
517696057 EDI: JPMORGANCHASE Jun 25 2020 04:03:00 Chase Bank, 599 Speedwell Ave., Morris Plains, NJ 07950
517696058 EDI: JPMORGANCHASE Jun 25 2020 04:03:00 Chase Visa, 201 N. Walnut Street, Wilmington, DE 19801
517696080 +E-mail/Text: bncnotices@becket-lee.com Jun 25 2020 00:38:17 KOHL*S, PO BOX 2983, Milwaukee, WI 53201-2983
517696084 +EDI: LTDFINANCIAL.COM Jun 25 2020 04:03:00 LTD Financial, 7322 Southwest Freeway Suite 1600, Houston, TX 77074-2134
517696082 +E-mail/Text: bk@lendingclub.com Jun 25 2020 00:39:18 Lending Club, 71 Stevenson Street Suite 300, San Francisco, CA 94105-2985
517696087 E-mail/Text: bncnotices@becket-lee.com Jun 25 2020 00:38:17 Mercantile Innovation Solutions, C/O KOHL'S, 165 Lawrence Bell Drive Suite 100, Willaimsville, NY 14221-7900
518001257 +EDI: MID8.COM Jun 25 2020 04:03:00 Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517696088 +E-mail/Text: bankruptcy@ldf-holdings.com Jun 25 2020 00:39:25 NIIWIN LLC d/b/a/ lendgreen.com, PO Box 221, Lac du Flambeau, WI 54538-0221
517696091 +EDI: AGFINANCE.COM Jun 25 2020 04:03:00 One Main Financial, 601 NW 2nd Street, Evansville, IN 47708-1013
517696090 +EDI: AGFINANCE.COM Jun 25 2020 04:03:00 One Main Financial, 601 NW 2nd Styreet, Evansville, IN 47708-1013
517957608 +EDI: AGFINANCE.COM Jun 25 2020 04:03:00 OneMain, PO Box 3251, Evansville, IN 47731-3251
518016362 EDI: PRA.COM Jun 25 2020 04:03:00 Portfolio Recovery Associates, LLC, C/O Capital One Bank (usa), N.A., POB 41067, Norfolk VA 23541
518016718 EDI: PRA.COM Jun 25 2020 04:03:00 Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541
517696095 +E-mail/Text: bankruptcy@prosper.com Jun 25 2020 00:39:19 Prosper, 221 Main Street Suite 300, San Francisco, CA 94105-1909
517968714 EDI: Q3G.COM Jun 25 2020 04:03:00 Quantum3 Group LLC as agent for, Second Round LP, PO Box 788, Kirkland, WA 98083-0788
517696097 +E-mail/Text: bk@rgsfinancial.com Jun 25 2020 00:38:06 RGS, PO BOX 852039, Richardson, TX 75085-2039
517696096 +EDI: WFFC.COM Jun 25 2020 04:03:00 Raymour and Flanigan, c/o Wells Fargo, 7000 Vista Drive West, Des Moines, IA 50266-9310
517696100 EDI: AGFINANCE.COM Jun 25 2020 04:03:00 Springleaf, 601 NW 2nd Street, Evansville, IN 47708
517696102 +E-mail/Text: jennifer.chacon@spservicing.com Jun 25 2020 00:39:35 SPS Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
517696105 E-mail/Text: marisa.sheppard@timepayment.com Jun 25 2020 00:39:04 Time Payment Corp., 16 NE Executive Park #200, Burlington, MA 01803
517696109 +E-mail/Text: bk@avant.com Jun 25 2020 00:39:21 Webbank c/o Avant, 640 N Lasalee St. Suite # 535, Chicago, LI 60654-3731
517696110 +EDI: WFFC.COM Jun 25 2020 04:03:00 Wells Fargo, 7000 Vista Drive West, Des Moines, IA 50266-9310
517999174 EDI: WFFC.COM Jun 25 2020 04:03:00 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 41

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517696094 Prosper
517696050* +Atlantic Credit & Finance Inc., c/o Credit One Bank, N.A., PO Box 2083, Warren, MI 48090-2083
517696053* +Avant, 222 N Lasalee St. Suite 1700, Chicago, IL 60601-1101
517696060* +Credit One, PO BOX 98873, Las Vegas, NV 89193-8873
517696062* +Deily and Glastetter LLP, 8 Thurlow Terrace, Albany, NY 12203-1006
517696070* +FMA Alliance LTD, 12339 Cutten Road, Houston, TX 77066-1807
517696068* +First Savings CC, PO Box 5019, Sioux Falls, SD 57117-5019
517696079* +Green Trust, PO Box 340, Hays, MT 59527-0340
517696081* +KOHL'S, PO Box 2983, Milwaukee, WI 53201-2983
517696083* +LENDING CLUB, 71 Stevenson Street Suite 300, San Francisco, CA 94105-2985
517696085* +LTD Financial, 7322 Southwest Freeway Suite 1600, Houston, TX 77074-2134
517696098* +RGS, PO Box 852039, Richardson, TX 75085-2039
517696101* ++SPRINGLEAF FINANCIAL SERVICES, P O BOX 3251, EVANSVILLE IN 47731-3251 (address filed with court: Springleaf, 601 NW 2nd Street, Evansville, IN 47708)
517696108* +Vital Recovery Services, LLC, PO Box 923748, Peachtree Corners, GA 30010-3748
517696051 ###+Atlantic Credit and Finance, 3353 Orange Ave. NE, Roanoke, VA 24012-6335
517696061 ###+Deily and Glastetter LLP, 8 Thurlow Terrace, Albany, NY 12203-1006
518660221 ##Lisa Marie Haydon, 67 Averell Dr., Parsippany, NJ 07950-1961

TOTALS: 1, * 13, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin
Form ID: 318

Page 3 of 3
Total Noticed: 67

Date Rcvd: Jun 24, 2020

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2020 at the address(es) listed below:

Alexander J. Rinaldi on behalf of Debtor Lisa Marie Haydon jennifer@srr-law.com,
5390@notices.nextchapterbk.com
Benjamin A. Stanziale, Jr. on behalf of Trustee Benjamin A. Stanziale, Jr.
trustee@stanzialelaw.com, nj45@ecfcbis.com
Benjamin A. Stanziale, Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com
Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, et
al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor Deutsche Bank National Trust Company, as Trustee,
et al... kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Margaret McGee on behalf of U.S. Trustee U.S. Trustee maggie.mcgee@usdoj.gov
Rebecca Ann Solarz on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, et
al... rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8